

Fill in this information to identify your case:

Debtor 1 Constance N Craig

Debtor 2 Anthony O Mason
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 18-bk-04676
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☐ Employed
☒ Not employed

disabled

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

National Institute for Safety and Health

How long employed there?

September 2019

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>3,145.29</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>3,145.29</u>

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 3,145.29
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 378.39
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: <u>Other deductions</u>	5h.+ \$ 0.00	+ \$ 4.70
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 383.09
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 2,762.20
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <u>disability</u>	8f. \$ 1,460.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 2,461.69
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,460.00	\$ 2,461.69
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 1,460.00 + \$ 5,223.89 = \$ 6,683.89	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 6,683.89	
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: <u>Wife is not working becuase of illness. She had to have a lung biopsy and is not able to move around easily.</u>		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Attachment A

Wife is now getting short term disability; if long term disability is approved it will be \$2216 a month gross. Wife is suffering from a serious medical issue - the general diagnosis is interstitial lung disease but there are many different types of that disease so Wife has had two lung biopsies to determine what her specific issue is and the doctors have been unable to make a final determination. Wife is not permitted to work at this point in time but even once she is released for work she won't be able to because she has such a hard time breathing.

Debtors are about a year behind in their mortgage payment and if they don't get a loan mod they will have to file a Chapter 13. Debtors anticipate that their mortgage payment will remain the same the arrears will just be put on the end of the loan. Debtors received a temporary mortgage loan modification reducing their mortgage to \$337 a month for three months because of Wife's illness and loss of income.

Debtors had two vehicles but had to give them both up because they could not afford them. Once their Chapter 7 is complete they will be able to purchase a car and their expenses will then go up about \$600 a month between the car payment, gasoline, and the insurance. Right now they are using Uber and walking or having friends or family drive them places and giving them money for gas.

Debtors' two older children are not working full time and have not been able to maintain full time employment for any length of time. Debtors' daughter just gave birth to a child and she gets about \$300 a month in food stamps. Debtors' youngest son works full time to cover most of his personal expenses but he does not give any money to his parents.

Fill in this information to identify your case:

Debtor 1 Constance N Craig

Debtor 2 Anthony O Mason
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 18-bk-04676
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Grandson

2 months

☐ No
☒ Yes

Son

19

☐ No
☒ Yes

Daughter

21

☐ No
☒ Yes

Son

23

☐ No
☒ Yes

Son

28

☐ No
☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I).

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,228.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 108.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Constance N Craig**
Debtor 2 **Anthony O Mason**

Case number (if known) **18-bk-04676**

6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>495.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>115.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>675.00</u>
6d. Other. Specify: <u>HOA arrears payment</u>	6d. \$ <u>108.00</u>
7. Food and housekeeping supplies	7. \$ <u>1,195.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>250.00</u>
10. Personal care products and services	10. \$ <u>280.00</u>
11. Medical and dental expenses	11. \$ <u>345.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>150.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>100.00</u>
14. Charitable contributions and religious donations	14. \$ <u>120.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>760.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>taxes on wife's disability (FICA)</u>	16. \$ <u>121.11</u>
Specify: <u>YATB (per POC \$2690) / 12 months</u>	\$ <u>224.00</u>
Specify: <u>PA Revnue (per POC \$1822) / 12 months</u>	\$ <u>158.25</u>
Specify: <u>IRS (per POC \$12172.08) / 60 months</u>	\$ <u>202.86</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you.	\$ <u>164.00</u>
Specify: <u>Financial assitance to elderly parents</u>	19. _____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other: Specify: <u>Accidental death</u>	21. +\$ <u>6.90</u>
Dental	+\$ <u>43.60</u>
Medical	+\$ <u>176.98</u>
Rx	+\$ <u>111.30</u>
Diapers for grandson	+\$ <u>77.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>7,315.00</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ <u>6,683.89</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>7,315.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-631.11</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain:	<div style="border: 1px solid black; padding: 5px;">Debtors are behind one year on their HOA and will need to start making double payments.</div>

**United States Bankruptcy Court
Middle District of Pennsylvania**

In re **Constance N Craig
Anthony O Mason**

Debtor(s)

Case No. **18-bk-04676**

Chapter **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 40 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **January 18, 2020**

Signature /s/ Constance N Craig
Constance N Craig
Debtor

Date **January 18, 2020**

Signature /s/ Anthony O Mason
Anthony O Mason
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.